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Date: October 21, 2004

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 3624
Examiner : Wasylchak, Steven R.

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response;
2. Petition for Extension of Time;
3. Substitute Specification Pages 1-83;
4. Information Disclosure Statement; and
5. PTO Form 1449 and Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any

overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,


Peter K. Trzyna
(Reg. No. 32,601)

Date: October 21, 2004

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